

United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Kim Lindsay  
Debtor

Case No. 16-12863-elf  
Chapter 7

### CERTIFICATE OF NOTICE

District/off: 0313-2

User: Antoinett  
Form ID: 211

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Dec 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2019.

db +Kim Lindsay, 1432 North 60th Street, Philadelphia, PA 19151-4203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr +E-mail/Text: ELDABBASM@FREEDOMCU.ORG Dec 12 2019 03:21:53 Freedom Credit Union,  
626 Jacksonville Road, Ste 250, Warminster, PA 18974-4862

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 13, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2019 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
KEVIN G. MCDONALD on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com  
LEON P. HALLER on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com  
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com  
MATTEO SAMUEL WEINER on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com  
ROBERT MITCHELL MORRIS on behalf of Creditor Freedom Credit Union mail@morrisadelman.com  
ROGER V. ASHODIAN on behalf of Debtor Kim Lindsay ecf@schollashodian.com  
THOMAS I. PULEO on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 11

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re:

Chapter: 7

Kim Lindsay

Debtor(s)

Case No: 16-12863-elf

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***ORDER***

AND NOW, 12/11/19 , the debtor having failed to file either a statement regarding completion of a course in personal financial management, see 11 U.S.C. § 727(a)(11); see also Bankruptcy Rule 4004, or a request for a waiver from this requirement. 11 U.S.C. § 109(h)(4),

And the statement regarding personal financial management was due, *see* Bankruptcy Rule 1007(c),

Accordingly, it is hereby ORDERED that the debtor shall have until 12/25/19 to file a statement regarding completion of an instructional course concerning personal financial management or a request for a waiver from such requirement. If the debtor fails to do so, then this case may be closed, without further notice or hearing, and without the debtor receiving his/her chapter 7 discharge. See Advisory Committee Note to Fed. R. Bankr. P. 4004.

For The Court

Eric L. Frank

Judge ,United States Bankruptcy  
Court